

PATENT

Paper No.

File: Carr-P1-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors : Philip Carragher, Steven Earl Webster  
Serial No. : 09/604,696  
Filed : June 26, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE  
CREDITING  
Group Art Unit : 3693  
Examiner : Karmis, Stefanos

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MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Response to Notice of Non-Compliant Amendment; and
2. Corrected Amendment and Response.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK Trzyna', with a long horizontal flourish extending to the right.

Date: April 7, 2008

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